

**Town of West Boylston**  
**New Health Insurance Premium Rates - SCHOOL EMPLOYEES (10-Month)**  
**Effective July 1, 2016 - June 30, 2017**

**Harvard Pilgrim Health Care**

**Hired on / > 8/26/2013**

**HPHC - HMO - Family "Current Plan"**

**20%**

**30%**

Total Monthly Premium Cost	\$1,854.25	\$1,854.25
Employee Monthly Cost	\$370.85	\$556.28
Bi-Weekly Payroll Deduction Amount	\$222.51	\$333.77

**HPHC - HMO - Individual "Current Plan"**

**20%**

**30%**

Total Monthly Premium Cost	\$718.69	\$718.69
Employee Monthly Cost	\$143.74	\$215.61
Bi-Weekly Payroll Deduction Amount	\$86.24	\$129.37

**HPHC - HMO - Family "NEW FOCUS NETWORK"**

**20%**

**30%**

Total Monthly Premium Cost	\$1,744.34	\$1,744.34
Employee Monthly Cost	\$348.87	\$523.30
Bi-Weekly Payroll Deduction Amount	\$209.32	\$313.98

**HPHC - HMO - Individual "NEW FOCUS NETWORK"**

**20%**

**30%**

Total Monthly Premium Cost	\$676.10	\$676.10
Employee Monthly Cost	\$135.22	\$202.83
Bi-Weekly Payroll Deduction Amount	\$81.13	\$121.70

**HPHC - POS - Family**

**35%**

**35%**

Total Monthly Premium Cost	\$3,052.37	\$3,052.37
Employee Monthly Cost	\$1,068.33	\$1,068.33
Bi-Weekly Payroll Deduction Amount	\$641.00	\$641.00

**HPHC - POS - Individual**

**35%**

**35%**

Total Monthly Premium Cost	\$1,183.08	\$1,183.08
Employee Monthly Cost	\$414.08	\$414.08
Bi-Weekly Payroll Deduction Amount	\$248.45	\$248.45

**HPHC - PPO - FAMILY**

**35%**

**35%**

Total Monthly Premium Cost	\$5,620.67	\$5,620.67
Employee Monthly Cost	\$1,967.23	\$1,967.23
Bi-Weekly Payroll Deduction Amount	\$1,180.34	\$1,180.34

**HPHC - PPO - Individual**

**35%**

**35%**

Total Monthly Premium Cost	\$2,178.53	\$2,178.53
Employee Monthly Cost	\$762.49	\$762.49
Bi-Weekly Payroll Deduction Amount	\$457.49	\$457.49

**Altus Dental - ONE PLAN now with Child Orthodontia**

**All Employees**

**100% Employee Paid**

**Family**

**"Total" Employee Monthly Cost (100%)**

\$145.59

**Bi-Weekly Payroll Deduction Amount**

\$87.35

**2-Person**

**"Total" Employee Monthly Cost (100%)**

\$105.02

**Bi-Weekly Payroll Deduction Amount**

\$63.01

**Individual**

**"Total" Employee Monthly Cost (100%)**

\$52.51

**Bi-Weekly Payroll Deduction Amount**

\$31.51